

Information to identify the case:

Debtor 1	<u>Dwana K. Rivera</u>	Social Security number or ITIN	xxx-xx-4485
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-17130-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dwana K. Rivera
aka Dwana K. James

11/21/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dwana K. Rivera
 Debtor

Case No. 14-17130-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 35

Date Rcvd: Nov 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2018.

db +Dwana K. Rivera, 180 Lafayette Ave., Apt. 2-I, Passaic, NJ 07055-4736
 aty +Rabinowitz, Lubetkin & Tully, LLC, 293 Eisenhower Parkway, Suite 100,
 Livingston, NJ 07039-1711
 cr +Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,
 Suite 302, Roseland, NJ 07068-1640
 cr +Nationstar Mortgage LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,
 Iselin, NJ 08830-2713
 cr Presidential Towers CAI, c/o Griffin Alexander, P.C., 415 Rt. 10, Suites 6-8,
 Randolph, NJ 07869
 514706694 +AMERILOAN DBA TFS CORP, PO BOX 111, MIAMI OK 74355-0111
 (address filed with court: Ameriloan, 3531 P. Street NW, Miami, OK 74355)
 514775714 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514706698 +Clerk, Passaic County Courthouse, 77 Hamilton Street, Paterson, NJ 07505-2040
 514706697 +Clerk, Passaic County Courthouse, Special Civil, 77 Hamilton Street, 1st Floor,
 Paterson, NJ 07505-2018
 514706700 Demarco A. James, 153 Carlisle Terrace, Plainfield, NJ 07062-1503
 514706703 Griffin Alexander, P.C., 415 Route 10, Suites 6-8, Randolph, NJ 07869
 514706704 +Law Offices Of David M. Schlachter, 579 Main Avenue, Passaic, NJ 07055-4921
 514964126 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department,
 P.O. Box 630267, Irving, TX 75063)
 514706707 #Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
 514706708 +Nelson Diaz, Esq., Milstead & Associates, LLC, 1 E. Stow Road, Marlton, NJ 08053-3118
 514862183 Presidential Towers Condominium Association, Inc., c/o Griffin Alexander, P.C.,
 415 Route 10, Suites 6-8, Randolph, NJ 07869
 514706711 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517655396 +US Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Dr., ste 400,
 Irving TX 75038-2480
 514706712 +USFastCash, 3531 P Street NW, PO Box 111, Miami, OK 74355-0111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 22 2018 00:12:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 22 2018 00:12:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514904565 +EDI: AFNIRECOVERY.COM Nov 22 2018 04:54:00 Afni, Inc, PO Box 3667,
 Bloomington, IL 61702-3667
 514706693 +EDI: AFNIRECOVERY.COM Nov 22 2018 04:54:00 Afni, Inc., Po Box 3427,
 Bloomington, IL 61702-3427
 514747485 EDI: AIS.COM Nov 22 2018 04:53:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 517813398 EDI: RESURGENT.COM Nov 22 2018 04:55:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 514706695 +EDI: TSYS2.COM Nov 22 2018 04:54:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 514706696 EDI: CAPITALONE.COM Nov 22 2018 04:55:00 Cap One, Po Box 85520, Richmond, VA 23285
 514905618 EDI: CAPITALONE.COM Nov 22 2018 04:55:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514706699 +EDI: CCS.COM Nov 22 2018 04:54:00 Credit Coll, Po Box 9136, Needham, MA 02494-9136
 514706701 +EDI: GMACFS.COM Nov 22 2018 04:53:00 G M A C, Po Box 105677, Atlanta, GA 30348-5677
 514706702 +EDI: RMSC.COM Nov 22 2018 04:55:00 Gecrb/jcp, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 514706705 +EDI: MID8.COM Nov 22 2018 04:54:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 514995738 EDI: PRA.COM Nov 22 2018 04:53:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
 514706709 +EDI: PRA.COM Nov 22 2018 04:53:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 514776441 EDI: Q3G.COM Nov 22 2018 04:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516226050* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096,
 Dallas, Texas 75261-9741)
 514706706* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage Ll, PO box 619096, Dallas TX 75261-9741)
 517655397* +US Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Dr., ste 400,
 Irving TX 75038-2480

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 35

Date Rcvd: Nov 21, 2018

514706710 ##Presidential Towers Condo, C/O Community Management Corp., 1030 Clifton Ave. 205,
Clifton, NJ 07013-3522

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 21, 2018 at the address(es) listed below:

David E. Sklar on behalf of Debtor Dwana K. Rivera dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com;jesposito@scuramealey.com
David L. Stevens on behalf of Debtor Dwana K. Rivera dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com
Dean L. Semer on behalf of Creditor Presidential Towers CAI attorneys@lawgapc.com
Denise E. Carlon on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfcbis.com,lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com,
NJ57@ecfcbis.com,lvala@rltlawfirm.com,rgaydos@rltlawfirm.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
John J. Scura, III on behalf of Debtor Dwana K. Rivera jscura@scuramealey.com,
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com;jesp
osito@scuramealey.com
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC
NJ_ECF_Notices@buckleymadole.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC rsolarz@kmlawgroup.com
TOTAL: 12